REMARKS

Claims 1-12 are pending in this application. By this Amendment, claims 3, and 5-12 are currently amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Joel S. Armstrong

Registration No. 36,430

JAO:JSA/mps

Date: May 20, 2005

OLIFF & BERRIDGE, PLC

P.O. Box 19928 Alexandria, Virginia 22320

Telephone: (703) 836-6400

DEPOSIT ACCOUNT USE AUTHORIZATION

Please grant any extension necessary for entry;

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